

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15-24160-JNP  
Chapter: 7  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew McCord  
aka Matthew A McCord  
798 Richmond Drive  
Sicklerville, NJ 08081

Sandra McCord  
798 Richmond Drive  
Sicklerville, NJ 08081

Social Security No.:

xxx-xx-6860

xxx-xx-4208

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 20, 2016

JJW: kvr

James J. Waldron  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Matthew McCord  
 Sandra McCord  
 Debtors

Case No. 15-24160-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Jul 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2016.

db/jdb  
 aty +Matthew McCord, Sandra McCord, 798 Richmond Drive, Sicklerville, NJ 08081-9454  
 +Edward L. Berger, Gordin & Berger, PC, 1760 Market Street, Suite 600,  
 Philadelphia, PA 19103-4199  
 nc +Edward L. Berger, Gordin & Berger, 1760 Market Street, Suite 600,  
 Philadelphia, PA 19103-4199  
 cr +Fifth Third Bank, c/o Schiller, Knapp, Lefkowitz & Hertzfel,  
 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835  
 515646078 +3G Teleradiology Solution, P.O. Box 809, Berwick, PA 18603-0809  
 515646079 Advocare Berlin, PO Box 3001, Voorhees, NJ 08043-0598  
 515646080 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203  
 515646081 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
 515646082 +Atlantic Urgent Care Physicians, P.O. Box 15736, Loves Park, IL 61132-5736  
 515646083 +Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170  
 515863418 Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
 515646084 +C & R Collections and Recoveries, Inc., P.O. Box 35, Northfield, NJ 08225-0035  
 515646085 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 515734895 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515646086 +Coll & Recoveries Plea, 331 Tilton Rd, Northfield, NJ 08225-1201  
 515646087 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 515685475 +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013  
 515646088 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 515646089 HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080  
 515646091 +Inspira Health Network, P.O. Box 48274, Newark, NJ 07101-8474  
 515728543 +Kennedy Health System, Thomas and Cook, 57 Cooper Street, 2nd Floor,  
 Woodbury, NJ 08096-4650  
 515646092 Kennedy Medical Group, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001  
 515646093 +Kristina Murtha, Esq., Kivitz McKeever Lee, P.C., 216 Haddon Avenue, Suite 406,  
 Collingswood, NJ 08108-2812  
 515646094 LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 515646096 +NCO Financial, PO Box 15273, Wilmington, DE 19850-5273  
 515861287 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 515646098 +Northland Group, P.O. Box 129, Thorofare, NJ 08086-0129  
 515646099 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 515646100 Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 515646101 +Radiology Association of NJ, 3625 Quakerbridge Road, Trenton, NJ 08619-1268  
 515646102 +Rodman L. Cook, Esquire, 57 Cooper Street, Woodbury, NJ 08096-4650  
 515646103 +Sa-Vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159  
 515646104 +Security Credit Systems, Inc., P.O. Box 846, Buffalo, NY 14240-0846  
 515646105 +The Northstar/Glelsi, Po Box 7860, Madison, WI 53707-7860  
 515841429 +Thomas Jefferson University, c/o Edward L. Berger, Esq, 1760 Market Street, Suite 608,  
 Philadelphia, PA 19103-4105  
 515646106 +Tom Jefs Uni, 1020 Walnut St 514 Scott Bldg, Philadelphia, PA 19107-5543  
 515646107 U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244  
 515945109 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448  
 515646108 +Virtua Radiologic Corporation, 3625 Quakerbridge Road, Trenton, NJ 08619-1268

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2016 22:14:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2016 22:14:45 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

515781697 E-mail/PDF: resurgentbknofications@resurgent.com Jul 20 2016 22:13:01  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

515646090 +E-mail/Text: bankruptcy@icsystem.com Jul 20 2016 22:15:24 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378

515646095 +E-mail/Text: mmrgbkb@miramedrg.com Jul 20 2016 22:14:49 MiraMed, 991 Oak Creek Drive,  
 Lombard, IL 60148-6408

515646097 +E-mail/PDF: bankruptcy@ncfsi.com Jul 20 2016 22:13:24 New Centruy Financial Services, Inc.,  
 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin  
Form ID: cscnodsc

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Total Noticed: 45

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2016 at the address(es) listed below:

David Reinherz on behalf of Joint Debtor Sandra McCord reinherzlaw@aol.com,  
reinherzlaw@gmail.com  
David Reinherz on behalf of Debtor Matthew McCord reinherzlaw@aol.com, reinherzlaw@gmail.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,  
jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net  
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Michael E. Blaine on behalf of Creditor Fifth Third Bank mblaine@schillerknapp.com,  
tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;kcollins@schillerknapp.com  
TOTAL: 7